



Order Filed on March 5, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1  
DENISE CARLON, ESQUIRE  
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Attorneys for PNC BANK, NATIONAL  
ASSOCIATION

In Re:

Peter J. Orlando Sr.,

Debtor.

Case No.: 20-23476 CMG

Adv. No.:

Hearing Date: 2/3/2021 @ 10:00 a.m.

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: March 5, 2021**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtor: Peter J. Orlando

Case No.: 20-23476 CMG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Attorneys for PNC BANK, NATIONAL ASSOCIATION, holder of a mortgage on real property located at 104 Broadway, Freehold, NJ, 07728, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Thomas Archer, Esquire, attorney for Debtor, Peter J. Orlando, and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification within six months; and

It **ORDERED, ADJUDGED and DECREED** that Debtor shall make post-petition payments directly to Secured Creditor outside of the plan in accordance with the terms of the Court's loss mitigation order; and

It **ORDERED, ADJUDGED and DECREED** the Trustee is to pay the claim while the loan modification is pending; and

It **ORDERED, ADJUDGED and DECREED** the Debtor reserves the right to object to the claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event the loan modification is unsuccessful, Debtor is responsible for the difference between the loss mitigation payment and the regular payment for the months this loan was in the loss mitigation program and Secured Creditor does not waive its rights to collect same; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:  
Peter J. Orlando, Sr.  
Debtor

Case No. 20-23476-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 05, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2021:

Recip ID	Recipient Name and Address
db	+ Peter J. Orlando, Sr., 104 Broadway, Freehold, NJ 07728-1461

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew Thomas Archer	on behalf of Debtor Peter J. Orlando Sr. aarcher@spillerarcherlaw.com, bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jill Manzo	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
Maria Cozzini	on behalf of Creditor Investors Bank mcozzini@sternlav.com
Phillip Andrew Raymond	

District/off: 0312-3

User: admin

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Date Rcvd: Mar 05, 2021

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION phillip.raymond@mccalla.com,  
mccallaecf@ecf.courtdrive.com

R. A. Lebron

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8